

United States Bankruptcy Court  
District of North DakotaIn re:  
Mark David Theis  
Angela Marie Theis  
DebtorsCase No. 21-30450-skH  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0868-3

User: admin

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Date Rcvd: Feb 10, 2022

Form ID: 318

Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 12, 2022:**

Recip ID	Recipient Name and Address
db/jdb	+ Mark David Theis, Angela Marie Theis, 1405 25th Ave S, Unit 305, Fargo, ND 58103-8009
1068058	+ Best Service, 6700 S Centinela Ave, Culver City, CA 90230-6304
1068049	+ Collection Specialist Int Inc, 26 Roberts St N, Fargo, ND 58102-5200
1068065	+ Equity Lifestyle Properties Inc, 2 N Riverside Plaza Ste 800, Chicago, IL 60606-2682
1068059	+ Essential Health, PO Box 64618, St Paul, MN 55164-0618
1068064	+ First International Bank, 3001 25th St S, Fargo, ND 58103-6160
1068047	+ Interstate Credit Ctl, 11300 Minnetonka Mills Rd Suite C, Minnetonka, MN 55305-5108
1069164	+ John R. Slama, c/o KBL, 1213 NP Ave, Suite 301, Fargo, ND 58102-4798
1068061	+ Metro Properties, 5415 11th St S, Fargo, ND 58104-6451
1068333	+ Nuvel Credit Company, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
1068045	Trident Asset Management, 10375 Old Alabama Rd, Alpharetta, GA 30022
1068055	USCB, 355 S Grand Ave Ste 3200, Los Angeles, CA 90071-1591
1068044	+ United Accounts, 3481 S University Dr, Fargo, ND 58104-6235

TOTAL: 13

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	Feb 11 2022 00:03:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: AISACG.COM	Feb 11 2022 00:03:00	Nuvel Credit Company, c/o AIS Portfolio Services., 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
1068062	+ Email/Text: bankruptcy@acimacredit.com	Feb 10 2022 18:56:00	Acima, 13907 Minuteman Dr 5th Floor, Draper, UT 84020-9870
1068041	+ EDI: CAPITALONE.COM	Feb 11 2022 00:03:00	Capital One, 1680 Capital One Drive, McLean, VA 22102-3407
1068283	+ EDI: AISACG.COM	Feb 11 2022 00:03:00	Capital One Auto Finance, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
1068042	+ EDI: CCS.COM	Feb 11 2022 00:03:00	Credit Collection Service, 725 Canton Street, Norwood, MA 02062-2679
1068057	+ Email/Text: bknotice@ercbpo.com	Feb 10 2022 18:56:00	ERC, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
1068051	+ Email/Text: opportunitynotices@gmail.com	Feb 10 2022 18:56:00	Finwise Opp Loans, 130 Randolph St Suite 3400, Chicago, IL 60601-6379
1068050	+ EDI: PHINELEVATE	Feb 11 2022 00:03:00	Finwise Rise, PO Box 101808, Fort Worth, TX 76185-1808
1068043	+ EDI: IIC9.COM	Feb 11 2022 00:03:00	IC Systems, 444 Hwy 96 E, St Paul, MN 55127-2557

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1068056	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 10 2022 18:59:24	LVNV Funding, PO Box 10497, Greenville, SC 29603-0497
1068048	+ EDI: MID8.COM	Feb 11 2022 00:03:00	Midland Credit Management, 350 Camino De La Reina Suite 100, San Diego, CA 92108-3007
1068046	+ Email/Text: bankruptcy@ncaks.com	Feb 10 2022 18:56:00	NCA, 327 W 4th St, PO Box 3023, Hutchinson, KS 67504-3023
1068067	+ EDI: RECOVERYCORP.COM	Feb 11 2022 00:03:00	Orion, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
1068054	EDI: PRA.COM	Feb 11 2022 00:03:00	Portfolio Recovery, 120 Corporate Blvd, Norfolk, VA 23502
1068060	Email/Text: Charlotte.Rusch@SanfordHealth.org	Feb 10 2022 18:56:00	Sanford Health, 1305 West 18th Street, Sioux Falls, SD 57117
1068063	+ EDI: DRIV.COM	Feb 11 2022 00:03:00	Santander Consumer USA, PO Box 961211, Fort Worth, TX 76161-0211
1068053	+ EDI: PHINGENESIS	Feb 11 2022 00:03:00	Tbom Milestone, PLO Box 4477, Beaverton, OR 97076-4401
1068052	+ EDI: VERIZONCOMB.COM	Feb 11 2022 00:03:00	Verizon Wireless, 1095 Avenue of the Americas, New York, NY 10036-6704

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		John R. Slama
cr	*+	Orion, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 12, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 10, 2022 at the address(es) listed below:

Name	Email Address
Benjamin Williams	on behalf of Creditor John R. Slama ben@kennellybusinesslaw.com beth@kennellybusinesslaw.com
Kip M. Kaler	ND04@ecfcbis.com
Robert B. Raschke	USTPRegion12.SX.ECF@usdoj.gov

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Information to identify the case:			
Debtor 1	<b>Mark David Theis</b>		Social Security number or ITIN xxx-xx-9056
	First Name	Middle Name	Last Name
Debtor 2	<b>Angela Marie Theis</b>		Social Security number or ITIN xxx-xx-0881
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court District of North Dakota			
Case number: 21-30450			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Mark David Theis

Angela Marie Theis  
aka Angela Marie Lokken, aka Angela Marie Wink

2/10/22

**By the court:** Shon Hastings  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**